



DCUC

ALERT

ISSUE 7

DCUC.ORG

JULY 2023

CEO UPDATE

**DCUC and the
Next Decade
of Service**

CAPITAL CORNER

**Credit Interchange Fight
Once Again Rears
Its Ugly Head on
Capitol Hill**

DCUC NEWS

**DCUC Board of Elections
DCUC Concludes
Speaking Military Webinar**

DCUC CONFERENCE

**Keynote Speakers,
Conference with
a Purpose, and
Hall of Honor Inductees**





ALBERT

DCUC is the premier resource for credit unions on all military and veteran matters.

DCUC Latest Accomplishments

- DCUC concluded its **free “Speaking Military” webinar**, hosted by CUInsight on Wednesday, July 12; **see page 11**. The session will be available for download on our website soon!
- **DCUC released its Spanish-version of the Guide to the Military’s Blended Retirement System. Download your free copy today!**

DCUC Happening Now

- **Working closely with CUNA and NAFCU on 2024 NDAA** to ensure exclusion of harmful bank lobby language on base leases
- **Providing comments to NCUA regarding Charitable Donation Accounts** and the need to support veterans
- Call for **Annual Business Meeting**: make sure you name your voting delegate! Provide your selections to Natalie Rogers at nrogers@dcuc.org
- **DCUC Board Elections**: Two Representative-at-Large positions are up for re-election: **Frank Padak** and **Jack Fallis**. **See page 10**.
- **The Official 2023 White House Ornament** has been released! Sales will begin at DCUC’s Annual Conference in August.

DCUC Upcoming Activities

- DCUC’s Newest Publication **“Veterans Guidebook”** will be available soon. Stay tuned!
- **DCUC’s 60th Annual Conference** is quickly approaching! **Register now** to join DCUC August 7-11 at the beautiful Broadmoor Resort and Spa in Colorado Springs, CO
 - **DCUC’s 2023 Hall of Honor Dinner** will take place at our Annual Conference with three inductees to be honored!
 - **Credit Union of the Year Awards** will also take place at DCUC’s Annual Conference
- **Midwest Sub-Council Conference Save the Date** — October 3-5, 2023, in Kansas City, MO.



As we press forward into our next decade of service, DCUC recognizes the ongoing need to serve our Nation’s 18 million veterans. Without a single entity currently focused on veteran issues within the industry, DCUC is taking the lead!”

– Anthony Hernandez, DCUC President/CEO

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serving our military and veteran communities*

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DCUC
ALERT

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DCUC and the Next Decade of Service



Anthony Hernandez,
President and CEO, DCUC

For over 60 years, DCUC has played an important role within the credit union industry. Our founders saw the need for an association that could “speak military,” one that understood the unique financial opportunities and challenges our service members encounter during, and after, their time of service.

Guided by our motto of “Serving Those Who Serve Our Country,” DCUC continues to champion the interests of our member credit unions dedicated to serving our military and veterans. Whether it’s opening a member’s first checking account, helping them buy a car or a home, assisting members with loved ones deployed overseas, or guiding veterans through their retirement, DCUC credit unions are making a positive impact in all lifecycles of military personnel.

Today, DCUC represents over a quarter of the credit union industry and remains a core part of the fabric that keeps our military strong and their communities vibrant. Plus, our member credit unions are growing at a much faster rate than others in the industry; this does not happen on its own! It is built on years of dedicated service, setting the example, and going the extra mile for each of their members.

As we press forward into our next decade of service, DCUC recognizes the ongoing need to serve our Nation’s 18 million veterans. Every credit union in the United States has at least one veteran in their field of membership, and without a single entity currently focused on veteran issues within the industry, DCUC is taking the lead!

DCUC is already helping other credit unions “speak military” through our free educational resources, multiple conferences and special networking events, and our own publications. We recently published a Spanish version of our popular *Guide to the Military’s Blended Retirement System*, helped establish a new Veterans Saves program, and assisted many credit unions with their

onboarding in the Veterans Benefits Banking Program, all while working with the U.S. Department of Veteran Affairs!

Within the next couple weeks, DCUC will publish its official *Veterans Guidebook*, a special publication providing our Nation’s veterans with a practical guide to assist them in meeting their immediate and long-term financial goals. This guide will also equip our member credit unions with further resources to better connect with and serve veterans within their local communities.

In addition to our newest publications, DCUC recently cohosted its free “Speaking Military” webinar with CUInsight along with four panelists experienced in directly serving and advocating for our Nation’s military and veterans. We specifically designed this webinar to serve as an educational re-source for any credit union interested in improving communication, outreach, and service to their local military and veteran communities. I was very impressed with the level of knowledge and valuable insights offered through the discussions. We encourage anyone who was unable to attend to download their free copy of the webinar available soon at DCUC.org.

DCUC takes great pride in its history of representing, educating, and advocating for the interest of its member credit unions. We have long understood the unique needs and challenges our service members, veterans, and their families face. For 60 years, DCUC’s mission has remained constant in ensuring members of these important communities are provided financial services in the finest traditions of the credit union philosophy. We hope you continue to join us as we increase member value and continue our mission is supporting all credit unions who embody our motto of “*Serving Those Who Serve Our Country.*” ■

“...our member credit unions are growing at a much faster rate than others in the industry; this does not happen on its own! It is built on years of dedicated service, setting the example, and going the extra mile for each of their members.”

— Anthony Hernandez,
DCUC President/CEO



Credit Interchange Fight Once Again Rears Its Ugly Head on Capitol Hill

Credit unions and other financial service providers are once again having to fight a Big Box-retailer led effort to impose routing mandates and price controls on credit card transactions.



Provided by John McKechnie

Sens. Dick Durbin (D-IL.), Roger Marshall (R-Kan.), J.D. Vance (R-Ohio) and Peter Welch (D-Vt.) on June 7 introduced the Credit Card Competition Act (CCCA, S. 1838), which would require banks with more than \$100 billion in assets to offer merchants at least two networks to process credit cards. Under terms of the bill, at least one of these payment rails could not be owned by Visa or Mastercard. A House companion bill, HR 3881 was introduced by Rep. Lance Gooden (R-TX).

DCUC and other credit union trades pushed back immediately, saying the bill

would reduce consumer options on credit transactions, weaken cybersecurity protections, and eliminate funding for popular credit card rewards programs.

They also pointed out the promised consumer savings from the 2010 Durbin Amendment cap on debit transaction fees never materialized. This contention is backed up by a 2015 Richmond Federal Reserve study which found that 77.2% of merchants kept prices the same in the wake of the Durbin debit rules, 21.6% actually increased prices, and only 2.1% passed on lower debit costs to consumers.

Credit unions trades are part of the Electronic Payments Coalition, a financial services alliance formed to fight the retailer



attempt to upend the payment system. The coalition is running a series of ads aimed at educating Congress on the issue, pointing out the failed track record of the previously mentioned 2010 Durbin debit card law and pushing back against inaccuracies in the current retailer campaign.

The retailer lobby has also made an early communications blunder in this new Durbin fight; reports from Capitol Hill say merchant groups are openly calling for the use of cheaper, untested payment systems, with no regard for data security. This has raised eyebrows among lawmakers who are concerned that those alternative systems are less secure against cyberattacks. As one House Financial Services Committee staffer noted “retailers are bragging about using second-tier payment rails, and don’t seem concerned that there is a

DCUC and other credit union trades pushed back immediately, saying the bill would reduce consumer options on credit transactions, weaken cybersecurity protections, and eliminate funding for popular credit cards rewards programs.

security trade-off. That’s not a good look for them.”

Despite the quick and, so far, effective counters by credit unions and other financial institution allies on the issue, concerns remain. The retailer lobby is large and well-funded by Big Box stores such as Target and Walmart and has made CCCA their number one legislative priority. A myriad of merchant trade groups has swarmed Capitol Hill since early June, including the National Grocers Association, the National Restaurant Association and

the National Federation of Independent Businesses, asking for action on the bills.

As reported in past *ALERTS*, Senator Durbin may attempt to attach his bill as an amendment to the must-pass Farm Bill later this summer. Or if that fails, there are other possible legislative vehicles later this year.

Either way, all credit unions must remain extra-vigilant as retailer supporters of these government price controls attempt, once again, to mislead Congress into passing a bad and unworkable law. ■



SAVE THE DATE

MIDWEST CONFERENCE 2023

OCTOBER 3-5, 2023

DCUC.ORG/MIDWESTCONFERENCE



DCUC Board Elections

Provided by DCUC

Frank Padak has been with Scott Credit Union for 29.5 years, the last 18.5 as President and CEO. Prior to that, Frank worked at a Community Bank for 9.5 years. Frank currently serves as the Treasurer for DCUC. He has been a Board member since 2005, having been the Chairman on two separate occasions totaling four years of his 18 years of service to the DCUC Board. As a part-owner of AFFN, DCUC also has three DCUC directors that serve on the AFFN Board. Frank currently serves as the Chairman of the AFFN Board. As the longest serving DCUC Director, Frank brings historical perspective and insight into discussions that continue to shape the future of the Council.

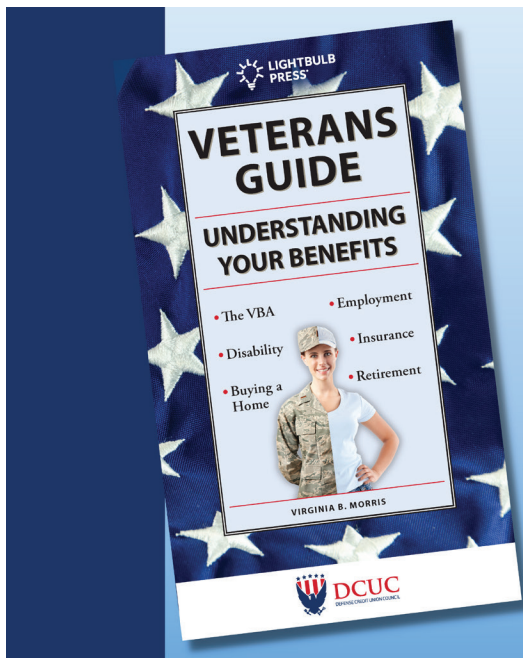
Frank added: "It has been an honor to serve as an At-Large Director representing all DCUC members. I am proud to say that because of the leadership of the Board, the DCUC Team, and our ownership interest and partnership with AFFN, we have been able to avoid dues increases while continuing to expand our support and representation of all credit unions both at the DoD and with our legislators. I would be honored to have your vote as I would appreciate the opportunity to serve an additional term. Thank you." ■



Jack Fallis has been with Global CU for over 37 years and currently serves as President, PNW and International Markets. Throughout his career, he has been very active in DCUC's stateside and overseas meetings. He joined the DCUC Board of Directors in 2017 and currently serves as the 1st Vice Chair. Given Global CU's overseas presence, Jack brings a wealth of knowledge and expertise in serving this unique military population. Jack also proudly serves as Chairman of DCUC's Military Advocacy Committee which provides updates and advice on the latest military- and veteran-related advocacy issues. Jack is very dedicated to the financial well-being of our nation's military and veterans, emphasizing strong financial education and active advocacy. If re-elected as an At-Large Representative, Jack will continue to ensure that DCUC continues to grow and provide the very best service to all DCUC member credit unions. Jack also serves on the board of several community organizations, AFFN, and the NAFCU Legislative Advocacy Committee.



Jack shared: "As a longtime supporter of DCUC and after serving on its Board of Directors as an At-Large Representative, I've witnessed firsthand the dedication of DCUC's leadership, team members, and industry partners in serving the needs of its member credit unions. I'm honored to be considered for re-election this year and would greatly appreciate the opportunity to continue doing my part to secure more successes for both DCUC and credit unions serving our military and veteran communities." ■



A digital educational resource that explains Veterans' choices and strategies for making solid financial decisions.



COMING SOON

VETTED BY THE VETERANS BENEFITS ADMINISTRATION

DCUC NEWS

DCUC Concludes Free Webinar: “Speaking Military: Enhancing Credit Union Communication and Support for Military and Veteran Members”

Provided by DCUC

The Defense Credit Union Council (DCUC) recently concluded its free webinar, “Speaking Military: Enhancing Credit Union Communication and Support for Military and Veteran Members,” hosted by CUInsight on Wednesday, July 12, 2023. DCUC specifically designed the webinar to provide information, strategies, and resources to all credit unions interested in effectively communicating with and best serving military personnel, veterans, and their families.

The webinar featured thoughtful discussions led by DCUC President/CEO Anthony Hernandez and four panelists: John Evalle, Military Affairs Officer, Travis CU; April Bitler, Base and Community Relations Officer, Kirtland FCU; Gina Lewis, Military Liaison at GECU; and Scott Duszynski, VP of Member Engagement, AFFN. Each panelist was asked several questions related to their professional experience and insights gained while serving military and veteran communities. Hernandez emphasized the importance of having these discussions as well as expanding our knowledge and skills to better serve the financial needs of all military lifecycles.

“The credit union philosophy has always centered around people helping people. Service members, veterans, and their families often have unique financial needs and challenges as compared to non-military members,” said Hernandez. “With over two million people in uniform and 18 million veterans within our Nation, it’s undeniable that credit unions have a vast opportunity in front of them to increase their impact, especially within these important communities. I’m very pleased with the valuable discussions shared in today’s webinar and am grateful we had the opportunity to put this together as a helpful resource for all credit unions.”

DCUC encourages anyone unable to attend the live session to download a free copy of the webinar available at [DCUC.org](https://www.dcuc.org). ■



We’ll be at the Defense Credit Union Council
60th Annual Conference at the Broadmoor
...hope to see you there.

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KEYNOTE SPEAKERS



DOMINIQUE DAWES

Three-Time Olympic
Gymnast



KENI THOMAS

Retired U.S. Army Ranger,
Musician, & Author



DR. TROY HALL

Author, International Speaker, &
Talent Retention Expert



ERIK WAHL

Artist, Author, & TED speaker



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items



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2023

Inductees



Sam Farace

AIR FORCE FEDERAL CREDIT UNION



Denise Floyd

FORT SILL FEDERAL CREDIT UNION



Roger Searce

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Christmas
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CREDIT UNION PEOPLE IN THE NEWS

ALBUQUERQUE, NM—Kirtland CU welcomes **Julie Nielson** as CFO. Nielson brings thirty years of combined experience in financial services, credit union, and executive level leadership to Kirtland CU.

OCEANSIDE, CA—Frontwave CU is pleased to announce the appointment of **Dennis Kingery** to serve as its new CFO. Kingery will be responsible for leading Frontwave's financial strategy, providing financial analysis, and overseeing all financial operations for the credit union.

CHESAPEAKE, VA—ABNB FCU welcomes Sam Kazmi as its new VP of Real Estate lending reporting to Michael McNabb, SVP and Chief Lending Officer. Kazmi will oversee the Home Mortgage department, be responsible for developing the mortgage team, and will work to create new home-buying programs.

SUITLAND, MD—Andrews Federal COO Damita Robinson was recently selected as an honorary commander for Joint Base Bolling-Anacostia in the southwest D.C. area. Robinson will work to deepen relationships and create stronger ties between the credit union and JBBA leadership.

INDIANAPOLIS, IN—Financial Center First CU is excited to announce the promotion of five experienced leaders and the addition of a new VP of Lending.

Carol Kinser of Wilkinson, Indiana, has been promoted to VP of Marketing Operations.

Chris Lambert of Fishers, Indiana, has been promoted to VP of Facilities.

Olivia Garman of Avon, Indiana, has been promoted to VP of Internal Operations.

Joe Perrin of Indianapolis, Indiana, has been promoted to VP and Director of Commercial Lending.

James Norton of Saint Peters, Missouri, has been promoted to VP of Strategic Development.

Todd Anderson of Brighton, Colorado, was recently hired as the VP of Lending. ■

CREDIT UNIONS IN THE NEWS

IRMO, SC—**SAFE FCU** broke ground on its newest branch located in the Irmo community of South Carolina on June 2, 2023. Located on Broad River Road, the approximately 2,800-square-foot branch is expected to open in late 2023 and will be SAFE's 19th location.

GRIFFISS TECHNOLOGY PARK, NY—On base or on the move, **AmeriCU CU's** new Virtual Financial Center offers cutting-edge digital service and support to members of the armed forces. This innovative technology provides service members with a personalized and efficient way to manage finances from anywhere.

PENSACOLA, FL—**PenAir CU** (PenAir) reveals its vibrant, new identity. The new brand showcases a bold color palette and a charismatic brand voice embodying the credit union's passion and purpose for enhancing lives.



"This rebranding effort represents a significant milestone for PenAir, allowing us to communicate our values better and connect with our communities," commented Delbert Lee Morgan, president/CEO of PenAir CU. "While this is an exciting phase of growth, we remain committed to the values that have guided us over the past 87 years—Service, Respect, and Communerosity®. We are confident that the new look and feel will further solidify our position as a trusted financial partner along the Gulf Coast."



LEXINGTON PARK, MD—**Cedar Point FCU** celebrated reopening its headquarters in Lexington Park on June 29th, 2023. Since its founding, membership at Cedar Point has grown to over 46,000. To better serve the ever-increasing number of members, this remodel focused on overhauling the appearance and technology of the branch.

"This building has been here for 26 years, and quite frankly, the lobby needed a refresh." Said Charles Roach, president/CEO of Cedar Point FCU. ■

AWARDS & RECOGNITION

FSFCU Recognized for Business Excellence and Military Support

Fort Sill FCU has been honored for its notable accomplishments in the fields of commercial business and military excellence. The Lawton Enhancement Trust Authority recognized FSFCU as the recipient of the Commercial Business of the Year award, commending the organization for its remarkable dedication to enhancing and beautifying the city of Lawton. Additionally, the Lawton Fort Sill Chamber of Commerce awarded FSFCU the Outstanding Military Business award, acknowledging the credit union's exceptional contributions and unwavering support to the military community. ■

Chartway CU's Jill Edsall Recognized By Virginia's Credit Unions with Farley Award of Excellence

Jill Edsall, Director of Learning and Talent Development at Virginia Beach-based Chartway CU, has been recognized with the Virginia Credit Union League's 2023 Eugene H. "Gene" Farley Jr. Award of Excellence.

The award is given annually by the League—Virginia-based credit unions' trade association—to a credit union professional or official in recognition of his or her outstanding contributions to an individual credit union or to the credit union movement. In particular, the award seeks to recognize achievements that exemplify credit unions' 'People Helping People' philosophy. It is named in honor of the late-Gene Farley, who served the League and Virginia's credit unions for more than 40 years.

"We are proud to salute Jill's phenomenal work in service to her credit union and the industry," said Virginia CU League President/CEO Carrie Hunt. "Her contributions in time, talent and expertise demonstrate the very best in leadership and service."

Edsall is a 12-year employee of the credit union with a broad array of accomplishments within the credit union industry, at Chartway and its charitable foundation, and within her community.

"What I've learned about the credit union industry is that our purpose-driven philosophy resonates so deeply with individuals who possess a passion for making a difference in the lives of others," said Edsall. "I appreciate the privilege to be a part of this incredible movement where our aligned purpose and passion are harnessed to create meaningful change, leaving a lasting mark in the lives of our members and the communities we serve." ■



Jill Edsall, center, was recognized with the Virginia Credit Union League's 2023 Eugene H. "Gene" Farley Jr. Award of Excellence.

Forbes Names Cobalt CU as One of The Best in State Credit Unions in Nebraska

Cobalt CU is pleased to announce its inclusion in *Forbes'* prestigious list of Best-in-State Credit Unions for 2023. This recognition underscores Cobalt CU's commitment to excellence in delivering tailored solutions and exceptional financial services throughout its members' life events.

Forbes, a renowned global business publication, partnered with market research firm Statista and surveyed approximately 31,000 U.S. residents. Participants were asked to name all the banks and credit unions where they have a checking or savings account and evaluate these institutions based on criteria such as customer service, the quality of the financial advice representatives offer, whether fees are transparent and reasonable, ease of navigating the company website, on-location branch services and the overall level of trust the companies inspired. This designation marks Cobalt CU's second award for 2023. Earlier this month Cobalt CU was a winner in the 2023 Omaha Choice Awards for credit unions.

"We are incredibly honored to be recognized by *Forbes* as one of the Best-in-State Credit Unions," said Robin Larsen, CEO of Cobalt CU. "This achievement is a testament to the dedication and hard work of our team members who strive every day to provide our members with exceptional financial products and services." ■

AWARDS & RECOGNITION

SAFE FCU Selected as Recipient of Inaugural MeridanLink Arc Award

SAFE FCU received the inaugural Arc Award during MeridanLink's annual User Forum at Disneyland® Resort in Anaheim, CA. The Arc Awards recognize and celebrate financial institutions that leverage the technology provider's solutions in creative ways to solve business challenges, fuel growth, and assist their clients and communities. SAFE FCU was selected in recognition of its strategic thinking, innovation, and effectiveness.

"I am proud to recognize the inaugural class of Arc Award recipients for their commitment to their customers," said MeridanLink Chief Marketing Officer Suresh Balasubramanian. "We look forward to continuing to deepen our relationships with these outstanding institutions."

"SAFE is honored to receive the MeridanLink Arc Award for our lending achievements," said President/CEO, Michael Baker. "Our integration with MeridanLink has allowed us to offer personalized lending solutions to more members than ever before." ■



MeridanLink President, Go-To-Market, Chris Maloof with SAFE FCU AVP of Consumer Lending, Vanessa Reynolds



PenFed CU President/CEO James Schenck receives the American Legacy and Vision Award from Department Commander Carmen Rosario and National Vice Commander (2021-22) Angel Narvaez. Photo provided by PenFed CU.

American Legion Honors PenFed CU with its Legacy and Vision Award

PenFed CU is the recipient of the American Legion Department of Puerto Rico's prestigious Legacy and Vision Award. The honor was bestowed upon the federal credit union by Department Commander Carmen Rosario, the first woman in the organization's 100-year history to serve in that role.

"There is no greater honor than being recognized by an organization that was built on a promise from men and women who swore with their lives to defend and protect the United States through military service," said James Schenck, PenFed CU president/CEO, and CEO of The PenFed Foundation. "I'm humbled to accept this award on behalf of all PenFed employees who are passionate about taking care of our nation's defenders, as well as those who support them."

PenFed CU has 300,000 members on the island and serves the community with financial and service centers in Fort Buchanan, San Patricio, Hatillo and Ponce. The credit union currently employs more than 100 and is opening a new facility in Mayaguez later this year. Final negotiations are underway for another financial center in Humacao.

"PenFed truly cares about Puerto Rico. Under James Schenck's visionary leadership, the credit union has a strong commitment to giving back to the communities it serves," said Department Commander Carmen Rosario, herself a lifelong PenFed member. "The American Legion Department of Puerto Rico couldn't think of a more deserving corporate hero to honor."



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Redstone Awards Nearly \$90K in Scholarships

Provided by Redstone FCU

Redstone FCU announces scholarships totaling \$89,000 to 22 members preparing to attend college in the fall. Students will receive up to \$5,000 each, which is paid directly to their college or university.

For the past 27 years, Redstone's Scholarship Program has helped its members to pursue their goals of attaining a college degree. It provides scholarships to those attending two-year and four-year accredited institutions. Redstone has awarded more than \$636,000 in scholarships since the program's inception in 1996.

Mary Grace Evans, Community Relations Senior AVP, said with the rising costs of attending college, Redstone's Scholarship Program provides a gratifying way to immediately impact students and their families.

"Each year I think the caliber of our scholarship applications can't get even better; yet, each year it does and the number of applicants continue to grow," said Evans.

Keesler Federal Recognizes Local Teachers with Educator's Impact Awards

Provided by Keesler FCU

Keesler FCU has recognized 24 teachers across three states with Educator's Impact Awards for outstanding service to their students and schools. Schools in Mississippi, Alabama, and Louisiana nominated teachers by submitting an entry video. Winning teachers were awarded \$2,500 each, along with \$1000 for their school.

Anthony Abella, Keesler Federal community development officer, said the awards are part of Keesler Federal's Community Giveback program.

"Keesler Federal is committed to supporting the communities we serve," said Abella. "Our schools play a vital role in the growth and wellbeing of our communities, and we are proud to recognize outstanding teachers for the impact they have on students every day."

The 2023 winners of the Keesler Federal Educator's Impact Award are: Kenny Triplett, Dr. Keshia Gaines, Stacey Hamilton, Bernard Atmore, Jose Solis Diaz, Rhonda Murphy-Johnson, Kennon Barton, Ashley Taylor, Leigh Ann Beverin, Chandrea Allen, Christy Esco, Samantha Girard, Alia Elkhatib, Maggie Ard, Cheryl Winford, Brenden Phillips, Danielle Cross, Rachel Lawrence, Brucetta McClue, Suzanne Napp, LaToya Atkins-Elam, Carrie Walters, Jenne King, and Maggie Reid.

Schools representing the winning teachers are Ocean Springs High School; West Elementary; North Bay Elementary School; North Gulfport Elementary; Spann Elementary; North Bay Elemental School; Ridgeland High School; McLaurin Elementary; West Harrison Middle School; Green Elementary; Eastlawn Elementary; John Ehret High School; WC Griggs Elementary; Van Winkle Elementary; College and Career Technical Institute; and Woolmarket Elementary. River Oaks Elementary, Central Elementary, Lizana Elementary, Biloxi High School, Long Beach High School, JPS-Tougaloo, Green Park Elementary.



Andrews FCU was the premier sponsor of the Credit Union Freedom Run at USAG Wiesbaden.

Andrews FCU Serves as Premier Sponsor of Credit Union Freedom Run at USAG Wiesbaden

Provided by Andrews Federal

Andrews FCU recently served as the premier sponsor of the Credit Union Freedom Run at USAG Wiesbaden (Germany). Credit union employees and leadership actively participated in the Freedom Run both as runners and volunteers.

Andrews Federal Board Chair Kenneth McKinney, president/CEO Kenneth Orgeron, and COO Damita Robinson were on-site for the event. The credit union leaders cheered on the participants and presented awards to those who qualified for the Army Ten-Miler, which will be held in Washington D.C. (part of Andrews Federal's service area) this fall.

Andrews Federal has been the premier sponsor of the Credit Union Freedom Run for more than 10 years. In a speech prior to the run, Orgeron emphasized the longstanding, supportive relationship between Andrews Federal and the Wiesbaden garrison leadership. "We are proud to continue this tradition of working with MWR to bring the Wiesbaden community together and to welcome runners from installations across Europe," Orgeron said. Because of Andrews Federal's sponsorship, community members participated free of charge in the Freedom Run 5K and the children's run.



40th Annual Tower Classic Golf Tournament Raises \$61,000 for Johns Hopkins Children's Center

Provided by Tower FCU

For 40 years, the Tower Classic golf tournament has raised money to help kids like Emme. Emme was born healthy, but shortly after her first birthday, while learning to walk, her parents noticed that she never took more than a few steps at a time. Eventually, she stopped trying to walk entirely and resorted to scooting. She was also experiencing tremors in her hands and legs, and was sent for a MRI with a pediatric neurologist at Johns Hopkins Children's Center (JHCC) in Baltimore, MD. The MRI revealed a large brain tumor, and she underwent emergency surgery that same day.

A week after the surgery, Emme spiked a fever and was back at JHCC, where she was admitted with meningitis. She was so sick she wasn't allowed to leave her hospital room, although she did eventually respond to antibiotics. Once home, she had to learn how to perform basic functions again—to sit up, move, talk, and walk. Today, thanks in large part to the extraordinary care received at JHCC, she is a happy, strong-willed seven-year-old, and a Children's Miracle Network Child Ambassador.

Proceeds from the annual Tower Classic Golf Tournament, hosted by the TowerCares Foundation and sponsored by Tower Federal Credit Union, provide critical resources for children like Emme receiving critical care at JHCC. Over 90 golfers participated in this year's tournament, held June 2 at Renditions Golf Club in Davidsonville, MD.

The event raised \$61,000 for the Children's Center—the highest amount raised in the event's 40-year history. Emme, along with her mother Laura, were special guests at the tournament.

"This tournament was our most successful one yet," said Rick Stafford, President of the TowerCares Foundation, and one of the players at the tournament. "As always, all of our golfers and volunteers were in the spirit of giving and supporting the Johns Hopkins Children's Center, our local Children's Miracle Network hospital. An important part of the TowerCares mission is to help children in need and we are honored to provide this donation in recognition of the critical work they do every day to assist critically ill children and their families."

Stafford added, "The TowerCares Board would like to thank all of the players, donors, sponsors, and volunteers who contributed to the event's success; tournament sponsor TRUStage (formerly CUNA Mutual) for providing a \$6,000 donation; and CO-OP Financial Services for again coming through with a \$10,000 match through Miracle Match." The CO-OP Miracle Match Program is a philanthropic matching program that encourages credit unions to create and participate in local Children's Miracle Network fundraisers.

"We are so grateful for Tower Federal Credit Union and the TowerCares Foundation," said Cynthia Palacz, Director of Corporate Engagement and Events for JHCC. "Forty years of helping save the lives of Maryland's children is truly an amazing example of community partnership. On behalf of our patients and families, thank you for helping sick and injured kids receiving care at the Johns Hopkins Children's Center."

Service CU, AFFN Support Families of Wounded Soldiers With Landstuhl Fisher House Donation

Provided by Service CU

Service CU and the Armed Forces Financial Network (AFFN) have once again partnered to donate \$3,000 to the Landstuhl Fisher House, which provides a home away from home for families of patients receiving medical care at Landstuhl Regional Medical Center.

Founded in 1995, the Fisher House program provides free lodging for families of patients receiving medical care at major military and VA medical centers, so they may be close to their loved ones as they recover from illness or injury. Landstuhl, Germany is home to two Fisher House locations, located across the street from each other and in close proximity to the Landstuhl Regional Medical Center, which serves military personnel and family members stationed in the European Union.

The donation was made possible through AFFN's Matching Grant program and coincides with the 22nd anniversary of the Landstuhl Fisher House.

For the past 20 years, the program has matched donations of participating organizations dollar for dollar up to \$1500.

"We are honored to be able to help this wonderful organization, which makes such a difference for our military and their family members by providing support during especially challenging times. The Fisher House program gives military families one less thing to worry about while their loved ones are undergoing medical care. We are also grateful to AFFN for partnering with us to maximize our contribution to the Landstuhl Fisher House," said Tye Jacobson, VP of Overseas Operations at Service CU.



Yana Sukhariyeva, right, was named Service CU's First Military Spouse of the Month winner.

Service CU Names First Military Spouse of the Month Winner

Provided by Service CU

Service CU has announced the inaugural winner of its Military Spouse of the Month Contest. Yana Sukhariyeva, an Army spouse currently living with her family in Vicenza, Italy, has been named the May winner of the monthly contest, which kicked off on Military Spouse Appreciation Day, May 12, 2023. Yana will receive \$500 for herself and \$500 for her nonprofit of choice, which is United24, an organization that raises money for relief efforts in Ukraine as a result of the Russian-Ukrainian war.

Service CU launched the contest to recognize the sacrifices and contributions military spouses make every day. Shares Sukhariyeva, "Being a military spouse means being a part of a big military community that supports all its members. In difficult moments, I experienced good support from command. Sacrifice is another part of life for military spouses. We put supporting our spouses in front of our own careers. With the dynamic military lifestyle, it's hard to concentrate on building our own careers. Winning this money will help us with basic needs for our newborn daughter Victoria. She was born just a little over three weeks ago in May."

The Military Spouse of the Month contest will run through May 2024, when Service CU will announce a grand prize winner of \$2500. Any military spouse can self-nominate, or have their friends and family nominate them. To enter yourself or a military spouse in your life, visit servicecu.org/militaryspouse.

Credit Union West Member Wins \$10,000 Grand Prize in Member Appreciation Month Promotion

Provided by Credit Union West

Credit Union West is excited to announce the winner of their 'Spend to Win \$10K' promotion as part of their annual Member Appreciation Month campaign. Members who completed at least 10 transactions with their Credit Union West debit and/or credit card during the month of May were automatically entered to win the \$10,000 grand prize.

Credit Union West executives presented Sara from Goodyear with the grand prize check for \$10,000 at their Avondale branch on Wednesday, June 21. Sara and her husband have been loyal Credit Union West members for several years.

"It was my pleasure to meet Sara and to award her with our largest cash grand prize," said Karen Roch, Credit Union West president/CEO. "We're passionate about showing our appreciation to our members because they make it possible for us to live our mission and strengthen our local communities."



Credit Union West member Sara wins \$10,000 grand prize in Member Appreciation Month Promotion.

REMINDER: The ALERT does not print in August.

AmeriCU CU Celebrates the 11th Salute to the Troops Tribute Concert

Provided by AmeriCU CU

AmeriCU's Salute to the Troops Tribute Concert celebrated its eleventh year as part of FMWR's Mountainfest. The event, which was free and open to the public, was held on Wednesday, June 21.

AmeriCU CU brings forth this special event as a tribute and expression of gratitude to the brave soldiers of the U.S. Army 10th Mountain Division, their families, and community, for their remarkable service and selfless sacrifices in service to our nation. This year's event featured country music artists Gabby Barrett and Maddie & Tae.

"We are grateful for our partnership with FMWR and the opportunity to host this remarkable concert, allowing us to express our gratitude to our soldiers. It has been an absolute privilege to showcase this concert for the past eleven years, and we are truly honored," says Ron Belle, president/CEO of AmeriCU. "The generous contributions of our sponsors and volunteers have played an indispensable role in making this year's concert a success."

AmeriCU was especially honored to have Scott Duszynski, VP of Member Engagement from AFFN Rhonda Wilson, Senior Director Member Services from AFFN, as well as Beth Merlo, VP at DCUC who attended and volunteered their time at this year's concert.

